

**—Item 1 – Cover Page**

Bluemound Asset Management, LLC  
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3-31-2014

This Brochure provides information about the qualifications and business practices of Bluemound Asset Management, LLC. If you have any questions about the contents of this Brochure, please contact us at 414-617-6669 or [Kirk@Bluemoundassetmanagement.com](mailto:Kirk@Bluemoundassetmanagement.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Bluemound Asset Management, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Bluemound Asset Management, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated 4-1-2013 is a new document prepared according to the SEC’s new requirements and rules

As of March 2014, for money management and investment advisory fees billed by Bluemound Asset Management which are based upon a percentage of assets under management, and except where other arrangements have been agreed upon for payment of Bluemound Asset Management’s services, each client will receive a quarterly account statement directly from their qualified account custodian detailing any fee deducted from each account during the prior period. Likewise, the fees previously collected by Bluemound for its services will be detailed in the activity section of the account statement. The collection of fees directly from each Client’s account is an accommodation for the benefit of the Client and does not result in Bluemound taking custody of any Client’s funds or securities, as that term is used in Rule 206(4)-2 of the Investment Advisers Act of 1940, as amended.

As of January 2014, Kirk Spano, on a limited basis, is acting as a national wholesaler for Tuttle Tactical Management, LLC and their tactical money management; as well as acting as a consultant to various other investment advisory firms and accounting firms in order to help them transform their businesses into leading edge financial services firms.

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#### Item 4 – Advisory Business

Bluemound Asset Management, LLC is a domestic limited liability company whose Articles of Organization are filed with the State of Wisconsin. Kirk Spano is the sole member and owner of Bluemound Asset Management, LLC. The firm became active as a Registered Investment Advisor in Wisconsin on June 30, 2010.

Bluemound offers a range of investment advisory, money management and retirement services with a focus on affluent individuals and families, high net worth individuals and families, small businesses and organizations.

The Advisor's core businesses are:

- **Limited Discretionary Asset Management** supervision of client investment accounts held at one of our chosen broker-dealer custodians billed upon a percentage of assets under management basis.
- **Manager of Manager Services** whereby we select appropriate money managers for implementing investment strategies for clients and bill upon a percentage of assets under management basis.
- **Consulting** for financial services, investment management, retirement planning, estate planning and other services billed on an hourly basis.
- **Retirement Plan Services** to companies for retirement plans which are generally covered by ERISA, such as 401(k) plans.

Bluemound Asset Management, LLC currently offers various investment strategies for clients, which Kirk Spano manages on a discretionary basis, all of which are billed as fee only to the client from the Advisor, although custodial discount brokerage fees, including trading, maintenance and other fees are also charged to the client by our chosen broker-dealer custodian(s) (currently Interactive Brokers):

Our discretionary investment authority may not be limited by conditions imposed by clients in their stated investment policy objectives or guidelines, or in written instructions provided to Bluemound Asset Management, LLC. In cases when a client has certain restrictions or wishes he or she would like to impose, the Advisor will develop a special strategy specific to the client if possible, otherwise the Advisor may enter into a consulting only agreement whereby we do not manage certain accounts or assets on a discretionary basis.

As of 12-31-2013 Bluemound Asset Management, LLC managed approximately \$10 million on a discretionary basis, and consulted on approximately \$15 million on a non-discretionary basis.

Bluemound Asset Management, LLC is located in Elm Grove, WI, a western suburb of Milwaukee, Wisconsin and provides services throughout the State of Wisconsin, as well as, via the de minimus exception in several other states at this time, as described at the State of Wisconsin Department of Financial Institutions website:

<http://www.wdfi.org/fi/securities/licensing/iaguide/DeMinimisExemption.htm>

## Item 5 – Fees and Compensation

### Discretionary Asset Management

**There is an annual financial planning and administration fee of \$400** to review the client's finances and perform basic financial planning which covers the first hour hours per year of financial planning and administration services. Financial planning beyond four (4) hours per year is billed at \$200/hour and will be subject to a separate agreement pertinent to the planning involved.

**Fees for Investment Management Services are based upon a percentage of assets under management and may include a flat amount subject to negotiation. Fee percentages listed are annual and are billed quarterly in advance.**

Our fee schedule is as follows:

<b>Assets Under Management</b>	<b>Annual % Fee</b>
Below \$100,000	1.85
\$100,001 to \$1,000,000	1.35
\$1,000,001 to \$2,000,000	1.15
\$2,000,001 to \$4,000,000	.95
Over \$4,000,001	.85

Asset based fees will be payable quarterly, in advance, based upon a valuation of the Account(s) at the beginning of each three-month period. In general these fees are paid directly from the managed account.

Hourly or flat fees, and some negotiated asset-based fees, will be paid semi-annually by check made out to Bluemound Asset Management.

Some clients will prefer to be billed directly and pay by personal check. This will generally occur to avoid taking money out of tax-advantaged accounts or for other reasons. In those cases we will bill semi-annually based upon the lesser of the prior quarter's beginning and ending assets under management.

- *Fees paid by check should be made to **Bluemound Asset Management**. Semi-annual fee payments are due in January and July of each year. For clients who start during various times of the year, fees will be pro-rated for the semi-annual period that services began.*

In cases where we engage a sub-advisor to assist or provide money management services, the sub-advisor will bill based upon their management agreement and ours. In such cases, we will receive our compensation through said sub-advisor if they handle the billing. If we handle the billing, we will pay the sub-adviser. If there is a different arrangement it will be detailed in full via an addendum. Usually, there is no additional fee if we engage a sub-advisor, as we take their fees out of what we are generally compensated. In cases where additional fees are required, we will discuss that with client and come to an agreement regarding said fees. In general, sub-advisory fees must be paid through the managed account.

The fees noted above may be waived or reduced when, for example, a new account is expected to grow rapidly in size (due to assets being added from other sources), or for other reasons at the Advisor's discretion.

Accounts initiated during a calendar quarter will be charged a prorated fee. Accounts terminated during a quarter will be billed for three days following cancellation of services and may be assessed hourly fees for any additional administrative services that a client might request or need as a function of account closing or transferring. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, subject to the preceding stipulations; and any earned, unpaid fees will be due and payable.

#### Non-Discretionary Services

For non-discretionary financial consulting and financial planning services the Advisor bills at an hourly rate of \$200 subject with an \$800 annual minimum. All fees are subject to negotiation.

Bluemound Asset Management LLC's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, internal mutual fund expenses, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus, which clients pay net of returns in most cases.

Such charges, fees and commissions are exclusive of and in addition to Bluemound Asset Management LLC's fee, and Bluemound Asset Management LLC shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Bluemound Asset Management LLC considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

#### Termination of Agreements

Clients shall have the right to terminate their agreements with Bluemound without penalty within five business days from the date of their agreements. Thereafter, clients may terminate services immediately with verified written, electronic or verbal notice. There may be a termination fee based upon an hourly rate of \$200 for services such as aggregating data for a subsequent advisor, administration, closing trades or other duties that the client may request or require. These fees will be billed to the client directly.

The Advisor with 14 days written or electronic notice may terminate agreements with a client. The Advisor will cease billing on the day of notice, but provide services for 14 days following notice.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Bluemound Asset Management LLC's does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## **Item 7 – Types of Clients**

Bluemound Asset Management, LLC provides the various listed financial services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, municipalities and trust programs.

Bluemound has focused its efforts on near retirees, retirees and small businesses. In response to Mr. Spano's views and background of being from a working class family, Bluemound has chosen to make special efforts to reach out to anybody who is seeking a better financial and life experience, including those who are starting to save and invest with small amounts. As a result, we have no account minimums.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

**Investing in securities always involves risk of loss that clients should be prepared to bare.**

Past performance of this firm, any individuals associated with it, Kirk Spano or managers whom we select to work with are not indicative of any future results, and no guarantee or warranty of any kind is made in relation to performance of investment accounts or advice given.

**When investing, there is always a risk of loss of investment principle.**

Summary of risks and methodology for our investment strategies:

In general, all of our investment strategies involve both market related risks and risks inherent to each security purchased, as well as, all of the typical risks associated with investing. In particular since many of our strategies involve global investing, there may be different risks than investments in securities of U.S. companies, including adverse political, social, economic or other developments that are unique to a particular country or region.

We rate our strategies based upon the level of risk involved with each strategy. It is our belief that superior long-term returns come from managing risk first and avoiding large losses in investment value.

In general, Bluemound uses two investment techniques which its founder has experienced as being successful more often than others he has studied and experienced.

### **Tactical Asset Allocation**

Tactical asset allocation is defined differently by various financial people. Our approach relies on quantitative analysis of the markets. We do not seek to predict the future; rather, we seek to react quickly to the present. Our goal is to quickly exit dangerous markets as they turn downward and quickly re-enter markets as they turn upward.

Strategies using this approach rely on managing risk by being nimble and having the ability to shift asset allocation when the levels of risk or opportunity change as can be confirmed with mathematical analysis.

One of our clients called what we are doing as “indexing with a defense.” We think that is a pretty good analysis.

Our tactical asset allocation strategies typically use low cost exchange traded funds (ETFs). Tactical asset allocation as practiced by Bluemound and chosen sub-advisors can be appropriate for people with a moderate to conservative risk tolerance.

### **Punch Card Stocks**

Warren Buffett has said, *"I could improve your ultimate financial welfare by giving you a ticket with only twenty slots in it so that you had twenty punches - representing all the investments that you got to make in a lifetime. And once you'd punched through the card, you couldn't make any more investments at all. Under those rules, you'd really think carefully about what you did, and you'd be forced to load up on what you'd really thought about. So you'd do so much better."*

Mr. Spano has been analyzing stocks for over two decades now and has come to very much appreciate the above thoughts. In accordance, Kirk Spano has implemented a “Punch Card” stock portfolio for clients who would like to own stocks and attempt to take part in the returns of companies.

Kirk invests in the stocks, and occasionally bonds, of companies which he has analyzed and believes are undervalued relative to their potential to create returns which will beat stock market indexes over an intermediate time frame (7 to 15 years). He attempts to use the methods of the world’s greatest investors, including, but not limited to some of his favorites - Warren Buffett, Peter Lynch, Carl Icahn, Julian Robertson, George Soros, Jim Rogers and Joel Greenblatt.

An added component to this strategy is to use options to enhance returns or mitigate risk.

To fully capture Mr. Spano’s thoughts, read his articles on MarketWatch.com of the Wall Street Journal network, his quarterly letters and his newsletter at AmericanResourceBoom.com.

The Punch Card Stocks strategy can be appropriate for people with moderate to aggressive risk tolerance.

### **Notes**

For a more detailed discussion of Bluemound Asset Management, LLC’s investment strategies, contact Bluemound Asset Management, LLC.

Bluemound may elect to manage funds itself or use outside money managers or investment advisors. When using outside money managers or investment advisors, Bluemound is seeking to achieve investment results consistent with a client’s goals.



## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Bluemound Asset Management, LLC. Bluemound Asset Management, LLC has no information applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Kirk Spano, the sole member and owner of Bluemound Asset Management, LLC is also the sole member and owner of Wisquote Insurance Services, LLC. Wisquote Insurance Services, LLC is a domestic limited liability company whose Articles of Organization are filed with the State of Wisconsin provides life and health insurance sales and consulting services, including regarding life insurance, health insurance, long term care insurance, Medicare supplement insurance and disability insurance to individuals and small companies. Wisquote Insurance Services, LLC can be found at [www.Wisquote.com](http://www.Wisquote.com).

As stated in the “material” changes, Kirk Spano is also works on a part-time basis as a national wholesaler for Tuttle Tactical Management, LLC for their money management services, as well as, a consultant to other investment advisory and accounting firms.

Kirk Spano also writes for various publications, including **www.MarketWatch.com** of the *Wall Street Journal* network. He is also owner and publisher of The American Resource Boom Letter found at **www.AmericanResourceBoom.com**.

## **Item 11 – Code of Ethics**

Bluemound Asset Management, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients.

The interests of clients will be placed ahead of and superior to all other interests.

The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Bluemound Asset Management, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Bluemound Asset Management, LLC anticipates that, in appropriate circumstances, consistent with clients’ investment objectives, it will cause accounts over which Bluemound Asset Management, LLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Bluemound Asset Management, LLC, its affiliates and/or clients, directly or indirectly, have a position of interest Bluemound Asset Management, LLC’s employees and persons associated with the Advisor are required to follow Bluemound Asset Management, LLC’s Code of Ethics.

Subject to satisfying this policy and applicable laws, officers, directors and employees of [“ADVISER”] and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Bluemound Asset Management, LLC’s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Bluemound Asset Management, LLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Bluemound Asset Management, LLC’s clients.

In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Bluemound Asset Management, LLC and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Bluemound Asset Management, LLC’s obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Bluemound Asset Management, LLC will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Bluemound Asset Management, LLC’s clients or prospective clients may request a copy of the firm’s Code of Ethics by contacting Kirk Spano or visiting Bluemound Asset Management, LLC’s website at [www.BluemoundAM.com](http://www.BluemoundAM.com)

It is Bluemound Asset Management, LLC’s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Bluemound Asset Management, LLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

## **Item 12 – Brokerage Practices**

Bluemound Asset Management, LLC receives no Soft dollar benefits beyond use of the custodial/broker-dealer platforms provided for the purposes of managing accounts, which may include research, aggregation, charting or other similar benefits.

Bluemound Asset Management, LLC chooses which custodians/broker-dealers to use strictly based upon their ability to help Bluemound Asset Management, LLC facilitate its business.

Our current relationships are with Interactive Brokers and TD Ameritrade, respectively, two of the ten largest custodians in the United States.

**Bluemound Asset Management, LLC does not receive any of the commissions or fees charged by custodians/broker-dealers**, or other managers that we may use on those custodial platforms. Bluemound Asset Management, LLC also has no control over the costs involved with trading, however, will do all that it can to keep expenses low when possible as we recognize that lower expenses often result in better investment returns.

Clients may not select the custodian/broker-dealer for discretionary accounts, however, for consulting cases the client may select any custodian/broker-dealer they wish to use.

## **Item 13 – Review of Accounts**

Bluemound Asset Management, LLC reviews discretionary accounts on an ongoing basis and provides quarterly performance reporting via custodian. Clients also have access to their accounts and account statements online via the custodian/broker-dealer website at any time using their secure user name and password information.

Consulting and other non-discretionary services are reviewed as needed, generally quarterly or semi-annually, and at least annually.

The Advisor may offer written financial plans which discuss securities ownership as might relate to various investment, financial and estate planning issues on a consulting basis as is timely. The Advisor may also offer written financial plans which discuss various household financial issues, such as but not limited to, debt management, education planning and real estate ownership as might relate to various financial and estate planning issues. Such services are billed on the hourly fee schedule per Item 5.

## **Item 14 – Client Referrals and Other Compensation**

Bluemound has accepted referrals from clients and other professionals regularly, however, offers no compensation other than the occasional nominally valued gift.

We currently have no third party compensation agreements or solicitor's agreements with other persons or business for receiving client referrals.

Kirk Spano can also receive compensation from analysis or articles that he writes and makes available for various online publications.

Mr. Spano also receives subscription income from The American Resource Boom Letter found at [www.AmericanResourceBoom.com](http://www.AmericanResourceBoom.com) from self-directed investors and other interested parties.

### **Item 15 – Custody**

Bluemound Asset Management, LLC does not custody any money directly. All client assets are held at an audited national custodian.

Bluemound Asset Management, LLC currently uses Interactive Brokers and TD Ameritrade as its custodian/broker-dealers for discretionary accounts.

Non-discretionary and consulting accounts may be held at a custodian of the client's choosing.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Bluemound Asset Management, LLC urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 16 – Investment Discretion**

Bluemound Asset Management, LLC usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Bluemound Asset Management, LLC observes the investment policies, limitations and restrictions of the clients for which it advises by placing the client in an appropriate investment strategy as described above.

When selecting an alternate investment manager for client accounts, Bluemound will conduct due diligence in order to determine the efficacy and appropriateness of said manager. In all cases, Bluemound retains the right to terminate that relationship for performance or other reasons that appear to be appropriate.

### **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Bluemound Asset Management, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Bluemound Asset Management, LLC may provide advice to clients regarding the clients' voting of proxies.

### **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Bluemound Asset Management, LLC's financial condition.

Bluemound Asset Management, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

#### **Item 19 – Details regarding Kirk Spano**

Kirk Spano, born 1970 is the sole member of Bluemound Asset Management, LLC at this time. He has a bachelor of art's degree in economics and a bachelor of art's degree in political science from the University of Wisconsin at Milwaukee, having graduated in 1994.

Kirk passed the Series 6 Exam in 1996 and both the Series 7 exam and 65 exams in 1997. He was a broker and investment advisor representative with SII Investments from 1996 to 2009. He was dual registered as an investment advisor representative with Annex Wealth Management, LLC and SII from 2006-2009. In December 2009 he affiliated with H.Beck, a FINRA firm, as a broker, while maintaining his relationship with Annex.

In September of 2010 Mr. Spano made the decision to become a purely fee only adviser, severed with H.Beck and deactivated his Series 7 license as a broker.

Since 1993, Kirk has also been a State of Wisconsin licensed life and health insurance resident agent providing insurance services to his clients. Mr. Spano has been a member of the Institute of World Affairs and has served as the Commissioner of the Milwaukee Baseball League.

In 2011, Mr. Spano became nationally published by MarketWatch.com of the Wall Street Journal Network, America's largest financial publishing company, when he was selected over 150 other entrants in a the "*World's Next Great Investing Columnist*" competition. Mr. Spano's articles can be found at [www.MarketWatch.com](http://www.MarketWatch.com).

Mr. Spano has also been published on the Motley Fool Network which is a top five financial publisher in the United States. He is also published by various other publications throughout Wisconsin, including the Biztimes.com, WisBusiness.com and the My Community Now publications owned by Journal Sentinel Communications.

#### **Item 20 – Minimum Client Responsibilities**

- To provide to Bluemound Asset Management, LLC relevant information as deemed necessary by Bluemound in order to perform its duties as Registered Investment Advisor.
- To notify Bluemound Asset Management, LLC of any material changes to the financial circumstances of the client in a timely manner, generally within one month of such occurrences.
- To understand that investment strategies play out over an extended time to be effective in cases where such strategies are effective, and that there is no guarantee of any kind that our investment strategies will be profitable or effective. All investment strategies carry risk of loss of principle.
- To periodically read the quarterly letter that Kirk Spano publishes at his website and

various email that might be sent out from Bluemound Asset Management, LLC or Kirk Spano.

- For stock and option account clients to read the [Characteristics and Risks of Standardized Options](#).
- To attend some of the investment workshops and podcasts as provided by Kirk Spano and Bluemound Asset Management, LLC.
- To contact Bluemound Asset Management, LLC as requested to arrange annual and/or semi-annual review appointments.